

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Christopher Towers
Pamela Towers
Debtor(s)

Case No. 07 B 12717

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2007.
- 2) The plan was confirmed on 10/25/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/25/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/03/2012.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$80,341.30.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,905.00
Less amount refunded to debtor	\$305.00

NET RECEIPTS: \$36,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,954.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,059.58
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,013.58

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	1,285.00	NA	NA	0.00	0.00
American General Finance	Unsecured	4,443.00	3,246.33	3,246.33	802.86	0.00
Citi Residential Lending Inc	Secured	123,517.00	118,517.00	0.00	0.00	0.00
Citi Residential Lending Inc	Secured	123,517.00	1,179.48	3,089.74	1,103.75	0.00
Citibank NA Student Loan	Unsecured	1,833.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	352.00	942.00	942.00	232.98	0.00
Commonwealth Edison	Unsecured	500.00	553.76	553.76	136.96	0.00
Cook County Treasurer	Secured	1,600.00	1,156.04	1,378.02	90.00	0.00
Corporate Collection Service	Unsecured	83.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	320.00	320.84	320.84	79.35	0.00
ECast Settlement Corp	Unsecured	1,406.00	1,475.72	1,475.72	364.91	0.00
ECast Settlement Corp	Unsecured	457.00	485.02	485.02	119.97	0.00
Educational Credit Management Corp	Unsecured	23,733.00	25,668.34	25,668.34	6,348.29	0.00
GC Services	Unsecured	352.00	NA	NA	0.00	0.00
Homeowners Security Corporation	Secured	15,610.00	NA	NA	0.00	0.00
Homeowners Security Corporation	Secured	15,610.00	1,260.00	1,260.00	1,260.00	0.00
I C Systems Inc	Unsecured	253.00	253.88	253.88	62.79	0.00
Little Company Of Mary Hospital	Unsecured	100.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,247.00	850.91	850.91	210.43	0.00
Premier Bankcard	Unsecured	309.00	422.50	422.50	104.49	0.00
Santander Consumer USA	Secured	15,427.00	14,080.00	12,225.00	12,225.00	1,841.93
Santander Consumer USA	Unsecured	15,427.00	3,816.27	3,816.27	943.86	0.00
South Loop Financial Services	Unsecured	400.00	NA	NA	0.00	0.00
St Francis Hospital	Unsecured	100.00	NA	NA	0.00	0.00
SunTrust Bank Card	Unsecured	29,720.00	NA	NA	0.00	0.00
United Dental Center	Unsecured	190.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	9,482.00	10,131.47	10,131.47	2,505.72	0.00
United States Dept Of Education	Unsecured	12,524.00	12,624.00	12,624.00	3,122.22	0.00
Urological Services Ltd	Unsecured	133.00	NA	NA	0.00	0.00
Village of Calumet Park	Unsecured	125.00	125.00	125.00	30.91	0.00
World Financial Network National Bank	Unsecured	295.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,349.74	\$2,363.75	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$13,603.02	\$12,315.00	\$1,841.93
TOTAL SECURED:	\$17,952.76	\$14,678.75	\$1,841.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$60,916.04	\$15,065.74	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,013.58</u>	
Disbursements to Creditors	<u>\$31,586.42</u>	
TOTAL DISBURSEMENTS :		<u>\$36,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/29/2012

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.